

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	09892627
Filing Date	2001-06-28
First Named Inventor	William C. Kitchen
Art Unit	3696
Examiner Name	Clement B. Graham
Attorney Docket Number	23952-0037

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4	3949364			1976-04-06	Clark et al.	
5	4270042			1981-05-26	Case	
6	4321672			1982-05-23	Braun et al.	
7	4642767			1987-02-10	Lemer	
8	4758714			1988-07-19	Carlson et al.	

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	9	4791561		1988-12-13	Huber	
	10	4926325		1990-05-15	Benton et al.	
	11	4929818		1990-05-29	Bradbury et al.	
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	14	4961139		1990-10-02	Hong et al.	
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	17	5111395		1992-05-05	Smith et al.	
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	20	5504677		1996-04-02	Pollin	
	21	5652786		1997-07-29	Rogers	
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1	"Banks, Credit Unions Join in Utilities to Expand Bill Payment Plan." Press Release. Omaha World-Herald (Sunrise Edition), August 30, 1989.	<input type="checkbox"/>
2	"Federal Reserve System Docket No. R-0643, Regulation CC CFR Part 2 29, Availability of Funds and Collection of Checks." Press Release. American Banker, October 27, 1988, vol. 153, issue 211.	<input type="checkbox"/>
3	"Official Routing Number Registrar -- Routing Number Policy." Formulated jointly by the American Bankers Association and the Federal Reserve System, 1976, pp. 1-22.	<input type="checkbox"/>
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8	CHURBUCK, DAVID C. "Let Your Fingers Do the Banking." Forbes, August 19, 1991.	<input type="checkbox"/>
9	DUNKIN, AMY. "Personal Business: Software, Have a PC? Now You Can Chuck Your Checkbook." Business Week, September 3, 1990.	<input type="checkbox"/>
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11	FRANCIS, G. JAY et al. Excerpts from "Chapter 6. The Payment Function - Routing Symbol and Transit Number." Principles of Banking, p. 109, American Bankers Association, 1998.	<input type="checkbox"/>

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12	GULLO, KAREN. "Reistad Continues Quest for the 'Checkless Society.' Series: 8." American Banker, July 16, 1991, vol.156, issue 135.	<input type="checkbox"/>
13	HOWARD, BILL. "The Best of 1989." PC Magazine, January 16, 1990.	<input type="checkbox"/>
14	HUIYONG et al. "Harbrace Considers Sale of Some Assets — Chief Says Firm Discussing Potential Transactions, Thomson May Play Role." Wall Street Journal, April 26, 1990.	<input type="checkbox"/>
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16	Merriam-Webster's Collegiate Dictionary, 10th edition, p. 283, word, "database" (1962); and p. 929, word, "processing" (1532).	<input type="checkbox"/>
17	PASCHAL, JAN. "New Edition of Rand McNally Bankers Directory Available." Journal Record, February 11, 1987, Oklahoma City. Extracted on Internet from http://proquest.umi.com .	<input type="checkbox"/>
18	SHIPLEY, CHRIS. "CheckFree's Payment System." PC Computing, August 1, 1991.	<input type="checkbox"/>
19	SHIPLEY, CHRIS. "Electronic Bill Paying Just Got a Lot Easier." PC Computing, May 1, 1991.	<input type="checkbox"/>
20	STREETER, BILL. "The Future is Here and It's on TV." ABA Banking Journal, November 1980. Extracted on Internet from Corporate Business Source database.	<input type="checkbox"/>
21	Declaration by Mark Johnson.	<input type="checkbox"/>
22	TRIPP, JULIE. "How to Lend Uncle Sam Your Money." The Oregonian, October 28, 1990, p. B1, Portland, OR. Extracted on Internet from http://proquest.umi.com .	<input type="checkbox"/>

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	23	TYSON, DAVID O. "Princeton Telecom Addresses Problems of On-Line Bill Payment." American Banker, August 1989, vol. 154, no. 154 .	<input type="checkbox"/>
	24	WHITE, et al. "4-in-1 Accounting: The Basics from Real-World." PC Magazine, October 1, 1985, pp. 167-168, vol. 4, no. 20. Extracted on Internet from Dialog file 47, Accession #02746427.	<input type="checkbox"/>
	25	Non-Final Office Action mailed 12/17/2008 for related US Patent Application No. 09/820,805 (filed 3/30/2001), which is continuation of US Patent Application No. 09/034,561 (filed 3/3/1998).	<input type="checkbox"/>
	26	Final Office Action mailed 1/12/2009 for related US Patent Application No. 10/602,688 (filed 6/25/2003), which is continuation of US Patent Application No. 09/867,587 (filed 5/31/2001).	<input type="checkbox"/>

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